

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/085,820 Confirmation No. : 2390  
Applicant : David KNOX et al.  
Filed : February 26, 2002  
TC/A.U. : 3693  
Examiner : Sara M. Chandler  
Docket No. : 640-A01-004  
Customer No. : 23334  
For: : **CREDIT EXTENSION PROCESS  
USING A PREPAID CARD**

AMENDMENT AND ELECTION

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

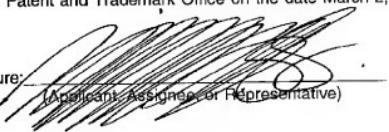
Sir:

In response to the Office Action dated February 2, 2007, the one-month response date to which is March 2, 2007, please enter and consider the following amendment and remarks as follows:

Amendment to Claims begins on page 2  
Remarks begin on page 17

## CERTIFICATE OF TRANSMISSION

In accordance with 37 CFR 1.8, I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 or facsimile transmitted or submitted under electronics filing system to the U.S. Patent and Trademark Office on the date March 2, 2007.

By: Michelle L. Wyss Signature:   
(Applicant, Assignee, or Representative)